REMARKS

Claims 7, 8 10, 13 and 14 has/have been amended in order to more particularly point out,

and distinctly claim the subject matter to which the applicant regards as his invention. Claims 1-6

have been canceled and new claims 15 and 16 have been added. The applicant respectfully submits

that no new matter has been added. It is believed that this Amendment is fully responsive to the

Office Action dated **September 25, 2006**.

Claim Rejections over the Prior Art

Claims 7-14 stand rejected under 35 U.S.C. 102 as being unpatentable over Kitchen et al.

(U.S. 6,289,322).

The present invention is a method and system for managing transactions between a buyer (1),

financial institutions (13, 15 and 17) and suppliers (5). The buyer (1) can collectively manage

information related to different types of commercial transactions. A calendar server (25) supplies

a calendar screen to a buyer system (3). This calendar GUI screen has electronic invoices issued by

a supplier system (7) that are sent to the buyer (1), and electronic deposit/withdrawal detailed

statement of the buyer's deposit account issued by a banking system (13) placed in the spaces for the

relevant dates of the calendar GUI screen. When the buyer (1) selects and approves any invoice on

the calendar GUI screen, an instruction to pay the invoice is automatically sent to the banking system

(13). The calendar server (25) further manages the status of each invoice ("opened", "payment

request in progress", "paid"), and notifies the supplier system (7) and banking system (13) of this

invoice status. The calendar server (25) also receives news, such as advertisements, from the supplier system (7) and banking system (13), and selects news based on the buyer's consumption trends, and places this news in the spaces on the calendar GUI screen which pertain to dates that slightly precede dates on which buyer consumption has occurred.

Kitchen describes a method of electronically presenting billing information. A network server receives billing information from different billers. This billing information is stored so that it is associated with a particular payor. The payors may receive a notice of current billing information. Further, the payor may request a financial institution to pay a particular bill. This payment may be made by electronic funds transfer or by hardcopy check.

The present application distinguishes over the prior art by the following features. The server system automatically creates a collection request message on the basis of the electronic invoice issued by the supplier system. This collection request message is transmitted, while the finance system performs collection processing upon receiving the collection request message. On the basis of the collection completion notification the present invention settles the invoice using the unique identification code of the electronic invoice.

This invention is characterized in having a mechanism for precisely finding, from among a plurality of unreconciled invoices, an invoice, the amount of which is deposited into the supplier account. Reconciling the invoices should be performed when it is detected that the invoice amount is deposited into the supplier account, and should not be performed just because a payment instruction is issued from the buyer. With this mechanism according to this invention, the

reconciling works performed by the supplier can be reduced significantly (i.e., convenience for the supplier can be improved).

On the other hand, the Kitchen (particularly, lines 56 through 67 in the column 17, which is asserted by the examiner) discloses a mechanism in which the buyer can manage whether or not the payment instruction regarding each invoice is issued by the buyer. Specifically, the Kitchen discloses that the server displays a GUI ("buyer GUI" hereinafter) to the buyer, and, when the payment instruction for an invoice desired by the buyer is received from the buyer through the buyer GUI, the fact that the payment for this invoice has been made is displayed on the GUI (see FIG. C). In other words, in the Kitchen, if the payment instruction is issued from the buyer, the status of the invoice is changed to a status indicating that the payment has been made. Specifically, in the invention described in the Kitchen it is possible to detect an action of the buyer, that is, that the payment instruction has been issued by the buyer. However, the Kitchen does not disclose or suggest the mechanism for precisely finding, from among a plurality of unreconciled invoices, an invoice, the amount of which is deposited into the supplier account.

Basically, in this invention, "the amount has been paid" means to the supplier that the invoice amount has been deposited into the supplier account. In the invention of the Kitchen, on the other hand, "the amount has been paid" means to the buyer (payor) that the payment instruction has been issued by the buyer. These meanings are completely different from each other. Although it is possible for the supplier to understand that the payment instruction has been issued by the buyer, it is impossible to reconcile the invoice.

As described above, this invention and the invention of the Kitchen are completely different, thus the opinions of the examiner are completely unacceptable.

The present invention is characterized as follows:

Specifically, by creating a collection request telegraphic message on the basis of an invoice ID on an invoice and transmitting the created collection request telegraphic message to the bank and receiving, a collection completion notification from the bank an electronic invoice (target invoice) having the invoice ID that is the basis of the collection request telegraphic message, i.e., an invoice the amount of which is deposited into the supplier account, is found from the database in response to the collection completion notification, and the status of the found electronic invoice is updated to a paid status (see FIG. A). Specifically, this invention is characterized in finding an invoice, the amount of which is deposited into the supplier account, and automatically reconciling this invoice.

The Kitchen does not disclose or suggest that "the collection request telegraphic message is created based on the invoice ID on the invoice and transmitted to the bank".

For example, as a method for finding the target invoice in response to the collection completion notification, there are two methods as follows:

(Method A) A method in which: a collection request telegraphic message having an invoice ID of an electronic invoice approved by the buyer is created and transmitted to the bank; the bank then transmits a collection completion notification having the invoice ID to the server once the collection processing is completed; and the server searches the database for, as a retrieval key, the invoice ID contained in the collection completion notification.

(Method B)   A method in which: a message number is prepared to link the invoice ID of the

electronic invoice approved by the buyer to this message number; a collection request telegraphic

message having this message number is created and transmitted to the bank; the bank then transmits

a collection completion notification having the message number to the server once the collection

processing is completed; and the server judges the invoice ID linked to the message number that is

included in the collection completion notification, and searches the database for the invoice ID as

a retrieval key.

Therefore, the independent claims patentably distinguish over the prior art relied upon by

reciting, as exemplified by claim 7,

> "A method for managing transactions and settlements using: a supplier system used by a supplier who issues an invoice; a buyer system used by a buyer who receives the invoice; a finance system for managing a bank account of the supplier and a bank account of the buyer and for performing deposit/withdrawal processing from the bank account of said buyer to the bank account of said supplier; and a server which is connected communicably with the supplier system, buyer system and finance system through a communications network; wherein the method comprises the steps in which: (A) the server receives, from said supplier system, an electronic invoice on which a unique identification code for identifying said invoice and said unique identification code are generated by said supplier system; (B) said server registers said received electronic invoice and a status thereof in a database; (C) the server automatically creates a collection request telegraphic message for payment of the registered electronic invoice on the basis of said unique identification code on the registered electronic invoice, when approval is made by said buyer, and transmits the collection request telegraphic message to said finance system; (D) upon reception of the collection request telegraphic message, said finance system performs collection processing which involves transferring the invoice amount described in said electronic invoice from the bank account of the buyer to the bank account of the supplier, and when said collection processing is completed, said finance system transmits a collection completion notification to said sever system; and (E) said server, when receiving said collection completion notification, specifies, on the basis

of said collection completion notification, an electronic invoice having the unique identification code of said electronic invoice, which is the basis for said collection request telegraphic message, from said database, <u>updates the status of said specified electronic invoice registered in said database to paid status of said electronic invoice, and transmits the paid status of the electronic invoice to at least said supplier system of said supplier system and buyer system.</u>" (Emphasis Added)

Therefore, withdrawal of the rejection of claims 7-14 under 35 U.S.C. 102 as being unpatentable over Kitchen et al. (U.S. 6,289,322) is respectfully requested.

U.S. Patent Application Serial No. **10/695,350**
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Conclusion

In view of the aforementioned amendments and accompanying remarks, claims 7, 8 10, 13

and 14, as amended, are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the

Examiner is requested to contact the applicant's undersigned attorney at the telephone number

indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, the applicant respectfully petitions for an

appropriate extension of time. Please charge any fees for such an extension of time and any other

fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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